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Lesia Ishchuk, Candidate of Economic Sciences, Associate Professor,  
Associate Professor of Department of Finance, Banking and Insurance  
Lutsk National Technical University  
<https://orcid.org/0000-0003-3531-2023>  
*mi-agent@ukr.net*

Леся Іщук, к.е.н., доцент,  
доцент кафедри фінансів, банківської справи та страхування Луцького  
національного технічного університету,  
<https://orcid.org/0000-0003-3531-2023>  
*mi-agent@ukr.net*

Vadym Polishchuk, Candidate of Economic Sciences, Associate Professor,  
Associate Professor of Department of Finance, Banking and Insurance  
Lutsk National Technical University,  
<https://orcid.org/0000-0001-5479-1221>  
*vadym.polischuk2@gmail.com*  
Вадим Поліщук, к.е.н., доцент,  
доцент кафедри фінансів, банківської справи та страхування Луцького  
національного технічного університету,  
<https://orcid.org/0000-0001-5479-1221>  
*vadym.polischuk2@gmail.com*

## **MONETARY INFLUENCE OF FINANCIAL INCLUSION ON PROGRESS IN ACHIEVEMENT OF SUSTAINABLE DEVELOPMENT OF SOCIO-ECOLOGICAL- ECONOMIC SYSTEMS**

The article investigates the influence of financial inclusion on progress in achieving sustainable development of socio-ecological-economic systems. The key foundations of inclusive development are identified. The impact of financial inclusion on achieving an important factor in social equality and sustainable development is investigated. The impact of the financial market on the availability of financial services is determined. The need to ensure the regulation of digital financial configuration and the transition of financial services through the use of the modern digitalized country. The prospects of monetary policy in 2022-2024 were determined. The main purpose of the study is the monetary influence of financial inclusion on progress in achieving sustainable development of socio-ecological-economic systems. Systematization of literary sources and approaches to solving the problem is that we have analyzed domestic scientists, which gave different approaches to interpreting the concept of influence of financial inclusion on progress in achieving key goals of sustainable development. The urgency of solving this scientific problem is that the essence of the concept determines the prerequisites for conducting measures of practical nature regarding the application of modern monetary policy in order to spread the availability of financial services, which will ensure the achievement of sustainable development of socio-ecological and economic systems at different levels. The study of the topic of monetary influence of financial inclusion on progress in achieving key goals of sustainable development in work is carried out in the following logical sequence: the need to pursue a well-balanced monetary policy is determined; the key foundations of inclusive development are determined; it is determined that financial inclusion and related processes are prerequisites for sustainable development of socio-ecological-economic systems; it is considered that financial inclusion will also show how dynamic systems exist, that is, that provide a balanced but adequate development; it is determined that the issue of financial market imperfection affects the availability of financial services; the measurements of financial inclusion are determined; the focus on the development of the spread of financial services and tools will be complicated through the level of inflationary processes in the country; it has been found that in practice it is necessary to ensure the regulation of digital financial configuration and the transition of financial services through the use of the development of a modern digitalized country; the prospects for monetary policy in 2022-2024 have been defined by the methodological tools of research methods have been the last few

years of research. The object of the study is the processes related to monetary influence of financial inclusion on progress in achieving key goals of sustainable development, because they will ensure the further development of financial relations in the near future. The article presents the results of empirical analysis of monetary policy and financial inclusion. The study empirically confirms and theoretically proves that the achievement of sustainable development goals is possible in the context of monetary influence on financial inclusion. The results of the study can be useful for financiers-practitioners, for civil servants, for scientists dealing with monetary policy and sustainable development, ensuring the availability of financial services, for higher education and administration and administration.

**Keywords:** *financial inclusion, sustainable development, inclusive development, monetary policy, economic well-being social equality, financial market, financial services, digitalization, financial products.*

## ГРОШОВО-КРЕДИТНИЙ ВПЛИВ ФІНАНСОВОЇ ІНКЛЮЗІЇ НА ПРОГРЕС У ДОСЯГНЕННІ СТАЛОГО РОЗВИТКУ СОЦІО-ЕКОЛОГО-ЕКОНОМІЧНИХ СИСТЕМ

У статті досліджено вплив фінансової інклюзії на прогрес у досягненні сталого розвитку соціо-еколого-економічних систем. Визначено ключові засади інклюзивного розвитку. Досліджено вплив фінансової інклюзії на досягнення важливого фактору соціальної рівності та сталого розвитку. Визначено вплив недосконалості фінансового ринку на доступність фінансових послуг. Досліджено необхідність забезпечення регуляції цифрового фінансового налаштування і переходу фінансових послуг через використання напрацювань сучасної діджиталізованої країни. Визначено перспективи грошово-кредитної політики у 2022-2024 роках. Основною метою дослідження є грошово-кредитного впливу фінансової інклюзії на прогрес у досягненні сталого розвитку соціо-еколого-економічних систем. Систематизація літературних джерел та підходів до вирішення проблеми полягає у тому, що нами проведений аналіз вітчизняних вчених, що давали різні підходи до тлумачення поняття впливу фінансової інклюзії на прогрес у досягненні ключових цілей сталого розвитку. Актуальність вирішення даної наукової проблеми полягає в тому, що сутність поняття визначає передумови до проведення заходів практичного характеру щодо застосування сучасних монетарної політики задля поширення доступності фінансових послуг, що забезпечить в тому числі досягнення сталого розвитку соціо-еколого-економічних систем на різних рівнях. Дослідження теми грошово-кредитний вплив фінансової інклюзії на прогрес у досягненні ключових цілей сталого розвитку у роботі здійснюється в такій логічній послідовності: визначено необхідність провести виважену грошово-кредитну політику; визначено ключові засади інклюзивного розвитку; визначено, що фінансова інклюзія та пов'язані з нею процеси є передумовами сталого розвитку соціо-еколого-економічних систем; розглянуто, що фінансова інклюзія також покаже, наскільки існують динамічні системи, тобто такі, що забезпечують збалансований, але адекватний розвиток; визначено, що питання недосконалості фінансового ринку впливає на доступність фінансових послуг; визначено виміри фінансової інклюзії; акцентовано увагу на розвитку поширенні фінансових послуг та інструментів буде ускладнене через рівень інфляційних процесів у країні; з'ясовано, що на практиці необхідно забезпечити регуляцію цифрового фінансового налаштування і переходу фінансових послуг через використання напрацювань сучасної діджиталізованої країни; визначено перспективи грошово-кредитної політики у 2022-2024 роках. Методологічним інструментарієм методів дослідження були останні кілька років досліджень. Об'єктом дослідження є процеси, пов'язані з грошово-кредитним впливом фінансової інклюзії на прогрес у досягненні ключових цілей сталого розвитку, тому що саме вони забезпечать подальший розвиток фінансових відносин у найближчому майбутньому. У статті представлені результати емпіричного аналізу грошово-кредитний політики та фінансової інклюзії. Дослідження емпірично підтверджує та теоретично доводить, що досягнення цілей сталого розвитку можливе в контексті проведення грошово-кредитного впливу на фінансову інклюзію. Результати дослідження можуть бути корисними для фінансистів-практиків, для державних службовців, для науковців, що займаються питаннями монетарної політики та сталого розвитку, забезпечення доступності фінансових послуг, для здобувачів вищої освіти в галузі управління та адміністрування.

**Ключові слова:** *фінансова інклюзія, сталий розвиток, інклюзивний розвиток, монетарна політика, економічний добробут соціальна рівність, фінансовий ринок, фінансові послуги, діджиталізація, фінансові продукти.*

**Setting a problem in general form and its connection with important scientific and practical tasks.** The balanced monetary policy will provide a high level of financial inclusion of the population. Therefore, it can create every reason for the accelerated achievement of sustainable development of socio-ecological-economic systems. Based on the basic

understanding of inclusivity, which will be understood as involvement, we will realize that accessibility will provide a high level of employment (creating jobs, overcoming unemployment, returning those who work legally or not abroad), investments in education (expand knowledge and knowledge and knowledge to look for people who can creatively rethink some socio-economic processes for the formation of scientific views on economic and social development). Therefore, in this case, the complexity of these processes will be confirmed by the fact that we need to understand every participant in the financial process, improve and get state support how to go through open financial instruments and financial markets. Therefore, the impact of financial inclusion on the achievement of key sustainable development goals should be investigated.

**Analysis of recent studies in which the problem is started.** This topical question was raised in such domestic scientists as Anufriyeva K.V., Vdovichen A.A., Danik N.V., Petkova L.O., Popova O.L., Romanchukovych V.V. and others. However, to present research in the context of determining the impact of financial inclusion on progress in achieving key sustainable development goals.

**The objectives of the article.** The objectives of the article are to describe the monetary impact of financial inclusion on progress in achieving key sustainable development goals.

**Summary of the main research material with full substantiation of the scientific results obtained.** In today's context, the issue of effective monetary policy is extremely urgent. After all, it affects the financial state of the state and the development of the economy as a whole. At this stage of development of our country, we can trace such problems as inflation, devaluation of the hryvnia, growth of budget deficits, reduction of the gold and foreign exchange reserve, so the building of effective monetary and credit regulation is extremely important. The transparency of Ukraine's monetary policy is the basis for the development of economic relations. The search for the main directions of improvement and effective monetary regulation tools encourages the formation of an effective modern monetary policy. The balanced monetary policy will provide a high level of financial inclusion of the population. Therefore, it can create every reason for the accelerated achievement of sustainable development of socio-ecological-economic systems.

As Popova O.L. rightly points out, the key foundations of inclusive development are: broad social goals and comprehensive human development; reduction of inequality and poverty, cohesion (social inclusion); active participation of citizens in economic activity (economic inclusion); participation in the careful use of natural resources and environmental protection (environmental inclusion); Formation of equal basic conditions and chances for residents in cities and rural areas (territorial inclusion), inclusion between generations. Emphasis of economic inclusion - on creating conditions for productive employment for all population groups, involved in economic activity and creating added value, and thus their participation in the distribution of income. Only participation in the distribution of income through redistribution through various forms of state support ("passive inclusion") leads to the formation of "professional" dependents and their exclusion from active economic activity. Inclusive development is an updating of the concept of sustainable development regarding the strengthening of the socio-economic aspect of sustainability. The concept of inclusive development was formed in the process of evolution of the concept of sustainable development, the latter remains dominant for civilization development in the 21st century. The process of transition to a sustainable development model is permanent, from one version of this model to another, with the positioning of certain components as priority in a certain time period. At the same time, the economy is increasingly influenced by factors that were considered non-economic (ecology, social responsibility, inclusion), and now they are gaining economic characteristics and measurements (Popova, 2020).

The views of most authors, regarding the basic principles of inclusive development, are in some way coincided, most inherently focus on proportional (fair) distribution of income among the population, or ensuring the availability of jobs. At the same time, no proposed definition reveals the essence of this concept in full. Since the essence of inclusive development is much broader and includes a number of factors of different systems and concepts, thereby forming a new paradigm of social development both at the level of the individual state and at the level of global trends, it testifies to its multidimensional nature. That is, we can talk about the multidimensionality of this concept (*Vdovichen and Vdovichen, 2018*).

Financial inclusion and related processes are prerequisites for sustainable development of socio-ecological-economic systems. The functions of the state are realized through social areas such as education, health care, social protection and social security, culture and art, and are based on how we develop society, how to provide a high level of knowledge, overcome various differences (in particular, differences in population and property), as well as ensure openness of services, development of human capital. All this will guarantee the quality of life (social aspect) and will eventually develop life safety (economic aspect).

In recent decades, central banks, international organizations and other financial market regulators have focused on financial accessibility as one of the main factors of economic growth, environmental safety and social equality, as well as the need and importance of social equality in the modern world. This requires interested parties to conduct a comprehensive study and study of the state, problems, prospects, directions, actions and strategies on the capabilities, opportunities and levels of participation in the financial services of different groups of people. After all, increasing the level of financial inclusion allows regulators and the country as a whole to attract more consumers and consumers in financial services providers by mobilizing savings, investing in the development of the national economy, diversification To modern financial services, thereby improving personal well-being. Financial inclusion as an element of sustainable development contributes to the growth of economy, increasing and stabilizing income, more efficient asset management, reducing vulnerability from economic crises. That is why the analysis of existing problems and prospects in the field of consumers of financial services in Ukraine requires special attention (*Petkova, 2019*).

Financial inclusion will also show how much sustainable development in the country as a concept that provides development at national and local levels, there are dynamic systems, that is, that provide a balanced but adequate development, integrating social, economic and environmental needs. Thus, not only guarantees the well-being of today, but also provides the well-being of future generations. The orientation of sustainable development should develop and improve over time, that is, the standard of living of future generations can in no way be worse than the standard of living of future generations that live today. In this case, financial inclusion should be provided not only by the current generation, but also by future generations that will live in the region eventually. Each of these periods must be guaranteed and secured, and it must be properly provided. This will lead to every reason that every citizen who works can self-realize and achieve their goals for the realization of their financial capabilities.

We can talk about all kinds of inclusion – social, economic, environmental and others. But we need to understand that financial inclusion is a supply of goods that will guarantee each of us financial products for a long time and to use the opportunities that these products give.

Financial inclusion can also be defined as unobstructed access of the population to a wide list of financial services (including lending, insurance, cash and non-cash calculations) in order to preserve, multiply and accumulate tangible assets, which has a positive effect on financial stability, increases financial literacy, reduces literacy Vulnerability in the occurrence of unforeseen circumstances (financial costs) and ultimately has a positive effect on economic growth. National Bank of Ukraine has defined financial inclusion as a process of creating conditions for attracting all segments of the population and business to use a variety of financial

services that are available at infrastructure and price, officially regulated and meet the needs of the population to stimulate economic growth of the country and reduce social inequality in society (*Vakhovych, 2021*).

Young people, 18 years of age, should have constant, rational and effective access to various financial products, including access to loans, payments, payments, savings, insurance services, but we are first and foremost to those services that are official and guaranteed, proven and profitable.

We can not talk about people who are financially vulnerable (they lack money for living, they work at a minimum or even less). It is worth noting the inclusive communication of all financial system players. After all, given the fact that we need to increase accessibility for as many people as possible, it should be understood that servicing people at home is changing daily. Citizens who had huge financial reserves and income in the pre-crisis financial world have deteriorated today due to various quarantine restrictions imposed by the Covid-19 spread situation. This does not contribute to financial accessibility and financial capacity, and means that tomorrow, these citizens will be literally financially vulnerable and unprotected. Therefore, in these indefinite times, full changes and challenges, it is necessary to ensure financial accessibility for all participants in the financial system.

An interesting moment on which to stop. We call a non-inclusive state that does not have access to financial services, but we understand that much of the players in the financial system want and seek to achieve such accessibility. However, much of the citizens are in a state of financial exclusion. In other words, financial services are unavailable to these citizens due to lack of demand for various financial instruments and financial products. This is influenced by various causes of national or local influence, in particular they can be cultural, religious, ideological. However, this prediction makes financial products optional, thus eliminating them from everyday use.

The imperfection of the financial market also affects the availability of financial services. After all, some people experience some limited information that do not use modern gadgets on a constant basis, using more classic methods of obtaining information, or do not use them at all. This can also be due to the peculiarities of habitat and geographical features of the territory. In this case, in this case, the financial non-inductive state of such citizens is related to information exclusion.

The unauthorized exclusion of citizens will be understood as a voluntary refusal to use financial instruments and the ability to live and carry out their business without them. Instead, forced exclusion will be based on the moments that citizens who used financial products and tools have been deprived of the right to access the financial capabilities that exist in the region or local area. Therefore, such citizens need to do everything possible to ensure that they can use the financial services and innovations that exist in the world.

Inclusion will understand certain measurements. In this case, it is necessary to evaluate the availability of various services: insurance, banking, credit, services related to securities trade. With regard to insurance services, we need to answer the following questions: how easy it is to get insurance, how easy it is to get insurance in individual insurance companies, what is the cost of insurance services, and what types of insurance services exist? Ask accessibility questions and we will get answers that describe the state of achieving financial inclusion in insurance services. In this context, we also discuss the frequency of using insurance services: how often we can seek such services with the same financial capacity. We also understand how often we use insurance services to meet our needs. For example, if property and life insurance becomes a reality in the future, they will cover future risks. If we abandon insurance protection, we are confident in our financial security for future losses, or we conduct such a lifestyle that will minimize the manifestation of riskiness in the future, and such insurance contributions will be irrational in this case.

It is worth agreeing with the opinion of Danik N.V. and Prokof'yev D.I. that “it remains to provide training to the providers of digital financial services of teachers and employees about: product features; regulatory obligations of the financial services provider; fair attitude towards inexperienced and vulnerable consumer groups; and regression procedures” (*Danik and Prokof'yev, 2019*). Features of the use of modern financial technologies in the context of the spread of financial inclusion today is one of the most important goals, and the use of modern technologies (Cashless technologies, the use of modern financial applications, various software, cloud technologies, etc.) will depend on development IT sector, from understanding this participants in the country's financial system, the actual opportunity for the use of modern technologies. Although technology can already exist today, it cannot yet gain prevalence among a large part of the population. It can become relevant after a certain period of time. Therefore, we need not only the relevant financial regulators, but also the relevant digital financial services providers.

The spread of financial services and tools will be complicated through the level of inflationary processes in the country. It is not only necessary to believe that a problem is a high level of inflation (such as hyperinflation in the early 1990s). In the end, the main threat is inflation, which nowadays tends to grow. The consumer price and low income index are factors that will not contribute to the development and expansion of financial products in the country. These processes can be overcome only if the vast majority of the population in national currency, its calculation, the creation of a large number of new jobs and the expansion of the potential of the national economy. At this stage, we can hope to reduce the threat of devaluation of savings that we can do by increasing our income. Because an increase in income due to inflation depreciation will not provide an adequate level of savings, but will dramatically reduce our income: to earn more, we will actually be able to buy less products and resources, and therefore will reduce our potential subsistence minimum.

First of all, it is necessary to ensure the regulation of digital financial configuration and the transition of financial services through the use of the development of a modern digitalized country, which are actively implemented in other countries of the world. The best solutions in the field of digitalization in the world are possible only when we evaluate all areas of legislative support, which we have, and identify and explore the differences that may arise in the context of the transition to a new vision of financial inclusion development. These can be specific financial services such as available credit resources or modern payment systems. Therefore, in this vision it is necessary to speak about the existence of various barriers and the possibilities of their removal for use by consumers of different financial services. Therefore, today such practices are possible when an appropriate evaluation of all regulatory documents will be carried out.

To achieve the equilibrium and various manifestations of innovation, and at the same time the risks they generate in the modern digital world is one of the prerequisites for achieving financial inclusion. After all, modern digital services should in no way complicate the process of life of the household and an individual citizen.

According to Anufriyeva K.V. and Shklyar A.I., expanding financial inclusion in Ukraine limits a number of risks and problems. Among the risks that accompany the expansion of financial inclusion can be noted: 1) the inefficiency of the scoring models of banks and, accordingly, the risk of concentration of loans to insolvent sections of the population with increasing competition among banks. Thus, insufficient attention to the solvency of borrowers and the reduction of lending standards through competition between banks lead to the risk of significant deterioration of the quality of the portfolio, especially in crisis; 2) a low share of non-bank financial institutions in financial market assets and, accordingly, significant systemic risks of the banking system; 3) the existence of a significant reserve of household financial resources that can be involved in the financial system. The level of use of banking services,

especially lending, is quite low; 4) High dollarization of deposits and loans will determine the high demand for foreign currency (*Anufriyeva and Shklyar, 2019*).

Increasing the amount and quality of the distribution of financial products and services is possible in geographical manifestation of various digital solutions. That is, this can be understood as in a single united territorial community, city or village, territory (streets in the city/village) there is availability and ability to use financial products, including accessibility to the Internet, or accessibility to the financial institution, as well as the existence of knowledge of the use of financial products and tools in the area among the population. All this together will provide the maximum effect of accessibility to one or another financial solution.

Promotion and use of financial knowledge assets are important for increasing the convenience of using financial decisions. This approach can be implemented by using digital applications (messenger, social networks, e-mail) or other information technologies, which will allow financial products to be promoted electronically in specific areas. If there are no such technologies, classic ways of conveying information (media, newspapers, postcards, posters, etc.) should be used, which will provide citizens with appropriate knowledge. It is very important to make large-scale penetration of financial services to ensure the sustainable development of the socio-economic system by increasing the financial literacy of the population, especially young people. For example, large-scale measures for training and developing financial skills among students and students have already proven in Ukraine.

In particular, we are talking about NBU University Challenge from the NBU (All-Ukrainian Student Championship that inspires young people to study the peculiarities of economic process development and offer their vision of monetary policy in terms of NBU discount rate), Global Money Week (Financial awareness among the younger generation; 2021 campaign was conducted at schools and universities of Ukraine), All-Ukrainian Finance Week, or All-Ukrainian Financial Literacy Week (in 2013-2019, about 70 thousand participants were covered), "10 questions of financial coaching" (Educational series and other educational materials on the educational digital platform "Diya" from the Ministry of Digital Transformation of Ukraine), etc.

As Romanchukevych V.V. rightly points out, in order to increase the level of financial inclusivity, we propose the application of the following measures as minimizing the requirements for the opening of basic deposit accounts; simplify the opening process of bank units in a declarative way (to start the application, other necessary documents are submitted after opening); increase the number of newly created units of the bank in rural areas; to develop and introduce financial inclusivity plans for financial institutions; open the centers of financial education – more than 1300 such centers have already been opened today; ensure that the population is aware of financial literacy (Romanchukevych, 2019).

In 2022, inflation may be slightly lower than the NBU predicted. Today it is within 25%. Business notes that the main problem of rising prices is the increase in the cost of logistics. It is worth noting that in July the NBU laid the price growth forecast of 31% in the year. The more restrained dynamics of inflation is explained by the establishment of logistics and a faster reduction in fuel prices. Unlock the Black Sea ports for the "grain corridor" also suggests that there will be no significant course fluctuations, according to the course factor, the impact on inflation will be restrained. In addition, in the July forecast, the Central Bank set up taxes for fuel, the introduction of additional import fees. However, today these initiatives will not be implemented to the extent expected. And next year, inflation is expected, in particular within 20%. Positive expectations will obviously restore agricultural production, restore logistics capacity. Of course, a return to the target of 5%, which the NBU established is impossible, since the consequences of a full -scale war for the economy will be felt next year. Therefore, it will still be difficult to achieve sustainable development goals in 2023, possibly in 2024-2025.

As of mid-October, the NBU spends much less currency to maintain the official exchange rate compared to May and July. This helped the steps of the state regulator to stop the outflow of capital, as well as adjusting the official exchange rate and launching the "grain corridor". It is the stable revenues from international partners that increased the ability of the National Bank of Ukraine to ensure exchange stability. At the same time, the negative impact of external migration of the population is still reflected in demand for currency, in particular, the outflow of funds is generated, in particular in terms of imports of travel. Therefore, the trade deficit will continue to grow.

If the security situation in the country improves, then there is every reason to believe that returning to the flexible exchange rate of the hryvnia can take place by the end of 2022. For business, this is a key condition for development.

The discount rate is one of the tools for maintaining course stability. The NBU discount rate will obviously be stored until 2024 at 25%. And only then will a gradual decrease in the rate begin. The high level of discount rate will determine expensive loans for business and the population.

With regard to monetary impact on financial inclusion, it should be noted that the main prerequisite for returning to a flexible floating exchange rate is the balanced state of the foreign exchange market. It is also important that citizens and business reduce the activity of their own hryvnia savings into foreign currency. This is possible if safety risks and rises for hryvnia instruments are reduced.

**Conclusions, discussion and recommendations.** Therefore, with a sufficiently high level of inflation and high interest rates on loans in 2023, business and population will be difficult to achieve sustainable development of socio-ecological-economic systems. Instead, various stimulating and supporting programs of the Cabinet of Ministers of Ukraine and international organizations in the direction of the foreign exchange market will allow business entities to maintain financial and economic activity.

With such a relatively threatening position, an important strategic direction for the development of financial inclusion is the focus of promotion among young people, especially under 24 years of age. Especially about how they study and how they see themselves in finance. It is these young people who will teach their relatives and friends that they need to make financial decisions daily, and will make informed decisions on how to implement a particular element of their financial behavior. It is envisaged that the NBU Educational and Information Center, which is already functioning, will provide a quality communication system between the National Bank of Ukraine and all other participants in the banking system. It is also a step towards universal access to financial services, as knowledge will lead to new creative visions and development. That is why the use of such education and information technologies will strengthen the banking sector of the financial services market and create favorable conditions for improving banking services in the context of financial inclusion, and therefore achieve a high level of sustainable development.

#### **Author's contributions.**

Conceptualization: Ishchuk Lesia

Data storage: Polishchuk Vadym

Formal analysis: Polishchuk Vadym

Purchase of funding: Ishchuk Lesia, Polishchuk Vadym

Methodology: Ishchuk Lesia

Project administration: Polishchuk Vadym

Writing: Polishchuk Vadym, Ishchuk Lesia

#### **Список бібліографічного опису:**

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